

CLAIMS

1. A computer-implemented method comprising:
initiating a withdrawal of assets from a first account at a first financial institution; and
initiating a deposit of the withdrawn assets to a second account at a second financial institution, wherein the first account and the second account have a common account holder.

2. A method as recited in claim 1 wherein initiating a withdrawal of assets includes generating a debit instruction.

3. A method as recited in claim 1 wherein initiating a deposit of assets includes generating a credit instruction.

4. A method as recited in claim 1 wherein the assets are withdrawn via a first payment network and the assets are deposited via a second payment network.

5. A method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via an ACH network.

6. A method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via a debit network.

1 7. A method as recited in claim 1 wherein the withdrawal of assets and
2 the deposit of assets are effectuated via a wire transfer.

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4 8. A method as recited in claim 1 wherein the withdrawal of assets and
5 the deposit of assets are effectuated via an ACH processor.

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7 9. A method as recited in claim 1 wherein the withdrawal of assets and
8 the deposit of assets are effectuated via a third financial institution.

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10 10. A method as recited in claim 1 wherein the first account and the
11 second account are asset accounts.

12
13 11. One or more computer-readable memories containing a computer
14 program that is executable by a processor to perform the method recited in claim
15 1.

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17 12. A computer-implemented method comprising:
18 withdrawing funds from a first account at a first financial institution; and
19 depositing the withdrawn funds into a second account at a second financial
20 institution, wherein the first account and the second account have a common
21 account holder.

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23 13. A method as recited in claim 12 wherein withdrawing funds
24 includes generating a debit instruction.
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1 **14.** A method as recited in claim 12 wherein depositing funds includes
2 generating a credit instruction.

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4 **15.** A method as recited in claim 12 wherein the funds are withdrawn
5 via a first payment network and the funds are deposited via a second payment
6 network.

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8 **16.** A method as recited in claim 12 wherein withdrawing funds and
9 depositing funds are effectuated via an ACH network.

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11 **17.** A method as recited in claim 12 wherein withdrawing funds and
12 depositing funds are effectuated via a debit network.

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14 **18.** A method as recited in claim 12 wherein withdrawing funds and
15 depositing funds are effectuated via a wire transfer.

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17 **19.** A method as recited in claim 12 wherein withdrawing funds and
18 depositing funds are effectuated via a third financial institution.

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20 **20.** A method as recited in claim 12 wherein the first account and the
21 second account are asset accounts.

1 **21.** One or more computer-readable memories containing a computer
2 program that is executable by a processor to perform the method recited in claim
3 12.

4
5 **22.** A method comprising:
6 registering a plurality of financial accounts at a single point, wherein the
7 registering of a plurality of accounts allows the transfer of funds between any pair
8 of registered accounts; and

9 initiating a transfer of funds from a first registered account associated with
10 a first financial institution to a second registered account associated with a second
11 financial institution.

12
13 **23.** A method as recited in claim 22 wherein initiating a transfer of
14 funds includes:

15 initiating a withdrawal of assets from the first registered account; and
16 initiating a deposit of the withdrawn assets to the second registered account.

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18 **24.** A method as recited in claim 23 wherein initiating a withdrawal of
19 assets includes generating a debit instruction.

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21 **25.** A method as recited in claim 23 wherein initiating a deposit of the
22 withdrawn assets includes generating a credit instruction.

1 26. A method as recited in claim 23 wherein the assets are withdrawn
2 via a first payment network and the assets are deposited via a second payment
3 network.

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5 27. A method as recited in claim 22 wherein the transfer of funds is
6 effectuated via a wire transfer.

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8 28. A method as recited in claim 22 wherein the transfer of funds is
9 effectuated via a third financial institution.

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11 29. A method as recited in claim 22 wherein the first account and the
12 second account are asset accounts.

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14 30. One or more computer-readable memories containing a computer
15 program that is executable by a processor to perform the method recited in claim
16 22.

17
18 31. A method comprising:
19 analyzing a plurality of accounts having a common account holder;
20 determining whether an adjustment of funds among the plurality of
21 accounts would benefit the account holder; and
22 transferring funds between the plurality of accounts if such a transfer would
23 benefit the account holder.

1 **32.** A method as recited in claim 31 wherein transferring funds includes
2 transferring funds from a first account to a second account.

3
4 *Sub B1* **33.** A method as recited in claim 31 wherein transferring funds includes
5 transferring funds from a first account at a first financial institution to a second
6 account at a second financial institution.

7
8 **34.** A method as recited in claim 31 wherein transferring funds includes
9 initiating a withdrawal of assets from a first account and initiating a deposit of
10 assets withdrawn from the first account to a second account.

11
12 **35.** A method as recited in claim 31 wherein transferring funds includes
13 borrowing funds from a first account and crediting the borrowed funds to a second
14 account.

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16 **36.** A method as recited in claim 31 further comprising requesting
17 authorization from the account holder prior to transferring funds between the
18 plurality of accounts.

19
20 **37.** One or more computer-readable memories containing a computer
21 program that is executable by a processor to perform the method recited in claim
22 31.

1 **38.** One or more computer-readable media having stored thereon a
2 computer program that, when executed by one or more processors, causes the one
3 or more processors to:

4 withdraw funds from a first account at a first financial institution; and
5 deposit the withdrawn funds into a second account at a second financial
6 institution, the first and second accounts having a common account holder.

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8 **39.** One or more computer-readable media as recited in claim 38
9 wherein the withdrawn funds are deposited into the second account with a credit
10 instruction.

11
12 **40.** One or more computer-readable media as recited in claim 38
13 wherein the funds are withdrawn from the first account with a debit instruction.

14
15 **41.** One or more computer-readable media as recited in claim 38
16 wherein the first account and the second account are asset accounts.

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18 **42.** An apparatus comprising a financial management system to initiate
19 a withdrawal of assets from a first account at a first financial institution and to
20 further initiate a deposit of the withdrawn assets into a second account at a second
21 financial institution, wherein the first and second accounts have a common
22 account holder.
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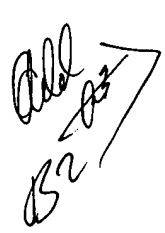
1 **43.** An apparatus as recited in claim 42 wherein the withdrawal of assets
2 is effectuated using a debit instruction.

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4 **44.** An apparatus as recited in claim 42 wherein the deposit of the
5 withdrawn assets is effectuated using a credit instruction.

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7 **45.** An apparatus as recited in claim 42 wherein the assets are
8 withdrawn via a first payment network and the assets are deposited via a second
9 payment network.

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11 **46.** An apparatus as recited in claim 42 wherein the financial
12 management system is coupled to a third financial institution for effectuating the
13 withdrawal of assets and the deposit of assets.

14
15 **47.** An apparatus as recited in claim 42 wherein the first account and the
16 second account are asset accounts.

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